

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: JEFFREY L. PICHA	§	Case No. 09-73971
JODY L. PICHA	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/16/2009.
- 2) The plan was confirmed on 02/05/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 05/27/2011, 07/22/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/01/2011.
- 5) The case was dismissed on 10/07/2011.
- 6) Number of months from filing or conversion to last payment: 21.
- 7) Number of months case was pending: 27.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$65,301.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 11,571.00	
Less amount refunded to debtor	\$ 0.00	
NET RECEIPTS		\$ 11,571.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 729.63	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,229.63
Attorney fees paid and disclosed by debtor:	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BRIAN A. HART	Lgl	3,500.00	3,500.00	3,500.00	3,500.00	0.00
TD AUTO FINANCE LLC	Sec	9,027.00	9,027.10	2,408.71	2,408.71	724.85
TD AUTO FINANCE LLC	Uns	0.00	0.00	0.00	0.00	0.00
TD AUTO FINANCE LLC	Sec	12,000.00	11,103.96	3,323.53	3,323.53	860.70
TD AUTO FINANCE LLC	Uns	0.00	0.00	0.00	0.00	0.00
HSBC MORTGAGE SERVICES	Sec	2,900.00	4,388.26	2,900.00	16.68	0.00
HSBC CONSUMER AND MORTGAGE	Sec	1,200.00	1,483.20	1,200.00	6.90	0.00
ASSOCIATED COLLECTORS, INC	Uns	2,500.00	NA	NA	0.00	0.00
CANDICA LLC	Uns	688.00	581.79	581.79	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	10,033.00	10,664.18	10,664.18	0.00	0.00
CAPITAL ONE	Uns	6,850.00	NA	NA	0.00	0.00
CIT BANK / DFS	Uns	839.00	NA	NA	0.00	0.00
DIRECT MERCHANTS BANK	Uns	1,038.00	NA	NA	0.00	0.00
GE MONEY BANK dba LOWES	Uns	4,916.00	5,069.51	5,069.51	0.00	0.00
GE MONEY BANK dba MOHAWK/	Uns	1,318.00	535.55	535.55	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	620.00	672.62	672.62	0.00	0.00
HOUSEHOLD CREDIT SERVICES	Uns	1,040.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	2,692.00	1,287.02	1,287.02	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PRA RECEIVABLES MANAGEMENT	Uns	929.00	728.48	728.48	0.00	0.00
CHASE BANK USA NA	Uns	1,065.00	1,163.19	1,163.19	0.00	0.00
MERRICK BANK	Uns	1,151.00	1,336.56	1,336.56	0.00	0.00
PROFESSIONAL COLLECTION	Uns	620.00	NA	NA	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	2,000.00	2,000.00	2,000.00	0.00	0.00
PROVIDIAN% SST	Uns	2,735.00	3,095.21	3,095.21	0.00	0.00
OAK HARBOR CAPITAL, LLC	Uns	243.00	1,164.92	1,164.92	0.00	0.00
CYNTHIA SQUIRES	Uns	0.00	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Uns	0.00	336.20	336.20	0.00	0.00
MERRICK BANK	Uns	0.00	1,717.70	1,717.70	0.00	0.00
GE MONEY BANK dba MOHAWK/	Uns	0.00	1,100.88	1,100.88	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	428.32	428.32	0.00	0.00
PROVIDIAN% SST	Uns	0.00	4,639.83	4,639.83	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 4,100.00	\$ 23.58	\$ 0.00
Debt Secured by Vehicle	\$ 5,732.24	\$ 5,732.24	\$ 1,585.55
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 9,832.24	\$ 5,755.82	\$ 1,585.55
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 36,521.96	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,229.63	
Disbursements to Creditors	\$ 7,341.37	
TOTAL DISBURSEMENTS:		\$ 11,571.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 12/23/2011

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.